



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Allan et al.  
Serial No. : 09/696,099  
Filed : October 25, 2000  
Title : VALUE TRANSACTION SYSTEMS

Art Unit : 3624  
Examiner : Lalita M. Hamilton

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Commissioner for Patents  
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INFORMATION DISCLOSURE STATEMENT

Applicants request consideration of the references listed on the attached PTO-1449 form. Under 37 C.F.R. § 1.98 (a)(2)(ii), only copies of foreign patent documents and/or non-patent literature are enclosed. Copies of any listed U.S. patents or U.S. patent application publications can be provided upon request.

A copy of a communication from the European Patent Office (EPO) in a counterpart application is also enclosed.

EP 0 953 946 corresponds to 6,311,165 (Coutts), which previously was cited in connection with this pending application.

This statement is being filed after a final Office action, but before payment of the issue fee. Each item of information in this statement (i) was cited in the enclosed communication from the EPO in a counterpart foreign application, the communication being dated July 1, 2005, which is not more than three months prior to the filing of this statement, and (ii) to the knowledge of the undersigned, was not first cited in any communication from a foreign patent office in a counterpart application which was more than three months prior to the filing date of this statement.

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Attorney's Docket No.: 07703-  
346001 / WIN0216/J.25290 GB

A check for \$180 in payment of the late submission fee of §1.17(p) is enclosed. Please apply any other charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 9/23/05

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Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 07703-346001	Application No. 09/696,099
<b>Information Disclosure Statement by Applicant</b> (Use several sheets if necessary)		Applicant Allan et al.	
		Filing Date October 25, 2000	Group Art Unit 3624
(37 CFR §1.98(b))			

**U.S. Patent Documents**

Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
QIPE 1405	AA	5,980,090	Nov. 9, 1999	Royal, Jr. et al.			
SEP 28 2005	AB						
PATENT & TRADEMARK OFFICE	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

**Foreign Patent Documents or Published Foreign Patent Applications**

Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AL	0 953 946	3.11.1999	EP				
	AM	WO 98/24041	4.6.1998	WIPO				
	AN							
	AO							
	AP							

**Other Documents (include Author, Title, Date, and Place of Publication)**

Examiner Initial	Desig. ID	Document
	AQ	
	AR	
	AS	
	AT	

Examiner Signature	Date Considered
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	